

**Information to identify the case:**

Debtor 1	<u>Irene J Hempel</u>	Social Security number or ITIN	xxx-xx-1753
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-32399-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Irene J Hempel

8/25/21

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Irene J Hempel  
Debtor

Case No. 16-32399-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 25, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Irene J Hempel, 1321 Radio Road, Tuckerton, NJ 08087-1041
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
516515106	++++ ADVANCED RADIOLOGY SOUTH, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Advanced Radiology South, PO Box 6750, Portsmouth, NH 03802-6750
516515108	+ Barron Emergency Physicains, 9550 Regency Square Blvd, Jacksonville, FL 32225-8116
516547300	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516515116	Health Village Imaging,LLC, PO Box 42965, Philadelphia, PA 19101-2965
516515119	LAB Corp, PO Box 2240, Burlington, NC 27216-2240
516515122	+ Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
516515123	NJ Regional Ear, Nose & Throat Center, 1145 Beacon Avenue, Manahawkin, NJ 08050-2471
516515125	Nrthn Monmouth CNT Med Assoc, PO Box 416693, Boston, MA 02241-6693
516515126	Ocean County Retina, PC, 780 Route 37 West 200, Toms River, NJ 08755
516515130	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516515129	+ Specialized Loan Services, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516515131	TD Bank, P.O. Box 16027, Lewiston, ME 04243-9513

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 25 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 25 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516515107	+ EDI: WFFC.COM	Aug 26 2021 00:23:00	America's Servicing Company, PO Box 14547, Des Moines, IA 50306-3547
516688701	Email/PDF: resurgentbknofications@resurgent.com	Aug 25 2021 20:33:12	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516515110	+ EDI: CAPITALONE.COM	Aug 26 2021 00:23:00	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
516515109	EDI: CAPITALONE.COM	Aug 26 2021 00:23:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516553226	EDI: CAPITALONE.COM	Aug 26 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
516515111	+ EDI: CAPITALONE.COM	Aug 26 2021 00:23:00	Capitol One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516634773	+ Email/Text: bankruptcy@cavps.com	Aug 25 2021 20:24:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516515112	Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2021 20:33:08	Credit One Bank, Po Box 60500, City of Industry, CA 91716-0500
516515113	EDI: DIRECTV.COM	Aug 26 2021 00:23:00	Direct TV, P.O. Box 6550, Englewood, CO 80155-6500
516744873	+ EDI: AIS.COM	Aug 26 2021 00:23:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516515114	+ EDI: BLUESTEM	Aug 26 2021 00:23:00	Finger Hut, 6509 Flying Cloud Drive, Eden Prairie, MN 55344-3307
516515115	+ Email/Text: fggbanko@fgny.com	Aug 25 2021 20:24:00	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516560194	+ Email/Text: bankruptcy@hvfcu.org	Aug 25 2021 20:24:00	Hudson Valley Credit Union, 159 Barnegat Road, Poughkeepsie, NY 12601-5402
516515117	+ Email/Text: bankruptcy@hvfcu.org	Aug 25 2021 20:24:00	Hudson Valley Federal Credit Union, PO Box 1071, Poughkeepsie, NY 12602-1071
516515118	EDI: JEFFERSONCAP.COM	Aug 26 2021 00:23:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
516736556	EDI: JEFFERSONCAP.COM	Aug 26 2021 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516515121	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 20:33:05	LVNV Funding, LLC, P.O. Box 740281, Houston, TX 77274-0281
516637479	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 20:33:05	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516758857	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 20:33:05	LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516515120	+ Email/Text: bk@lendingclub.com	Aug 25 2021 20:24:00	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
516764250	EDI: PRA.COM	Aug 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516764245	EDI: PRA.COM	Aug 26 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516515128	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 20:33:05	Resurgent Capital Services, PO Box 10465, Greenville, SC 29603-0465
516668617	+ EDI: RMSC.COM	Aug 26 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516515132		Truck Loan
516515124	##+	NRC Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100

District/off: 0312-3

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516515127

##+

Performance Automotive Finance, 160 West Key Palm Road, Boca Raton, FL 33432-7998

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:**

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley Capital I Inc. Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Joseph Casello	on behalf of Debtor Irene J Hempel jcasello@cvclaw.net jcasello627@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley Capital I Inc. Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 rsolarz@kmlawgroup.com

TOTAL: 5